

Information to identify the case:

Debtor 1

Guythoven D. Nougues

Social Security number or ITIN xxx-xx-2818

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-29896-SLM

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Guythoven D. Nougues

5/30/24**By the court:** Stacey L. Meisel
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Guythoven D. Nougues
Debtor

Case No. 18-29896-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 30, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2024:

Recip ID	Recipient Name and Address
db	+ Guythoven D. Nougues, 539 Standish Rd, Teaneck, NJ 07666-2605
517959402	+ Alexandria Harvey, 8616 Jamaica Ave., Woodhaven, NY 11421-2042
517798285	+ CHILD SUPPORT ENFORCEMENT, PO BOX 14, ALBANY, NY 12201-0014
517798287	+ CRE BUSHKILL GROUP, LL, ROUTE 209 PO BOX 447, BUSHKILL, PA 18324-0447
517798288	+ EQUIANT FINANCIAL SVCS, 5401 N PIMA RD STE 150, SCOTTSDALE, AZ 85250-2630

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 30 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	May 31 2024 00:40:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901
517798281	+ EDI: GMACFS.COM	May 31 2024 00:40:00	ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
517798282	Email/Text: ebnbankruptcy@ahm.honda.com	May 30 2024 20:47:00	AMERICAN HONDA FINANCE, 600 KELLY WAY, HOLYOKE, MA 01040
517856903	EDI: GMACFS.COM	May 31 2024 00:40:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517798284	+ EDI: CAPONEAUTO.COM	May 31 2024 00:40:00	CAPITAL ONE AUTO FINAN, 3901 DALLAS PKWY, PLANO, TX 75093-7864
517798286	+ EDI: CITICORP	May 31 2024 00:40:00	CITIMORTGAGE INC, PO BOX 6243, SIOUX FALLS, SD 57117-6243
517807351	+ EDI: AISACG.COM	May 31 2024 00:40:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517873036	+ EDI: AISACG.COM	May 31 2024 00:40:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517924418	+ EDI: IRS.COM	May 31 2024 00:40:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517798289	+ EDI: AISMIDFIRST	May 31 2024 00:40:00	MIDLAND MTG/MIDFIRST, POB 268959, OKLAHOMA CITY, OK 73126-8959
517922544	+ EDI: AISMIDFIRST	May 31 2024 00:40:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051

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Page 2 of 3

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517798290	+ Email/Text: nsm_bk_notices@mrcooper.com	May 30 2024 20:46:00	NATIONSTAR/MR. COOPER, 350 HIGHLAND DR, LEWISVILLE, TX 75067-4488
517973437	Email/Text: nys.dtf.bncnotice@tax.ny.gov	May 30 2024 20:48:00	New York State Dept Taxation, and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
517922767	EDI: PRA.COM	May 31 2024 00:40:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517798293	+ EDI: CITICORP	May 31 2024 00:40:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517912411	+ EDI: AIS.COM	May 31 2024 00:40:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517798294	+ EDI: WFFC2	May 31 2024 00:40:00	WELLS FARGO DEALER SVC, PO BOX 1697, WINTERVILLE, NC 28590-1697

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517798283	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., AMERICAN HONDA FINANCE, 600 KELLY WAY, HOLYOKE, MA 01040
517924421	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517904236	*	Internal Revenue Services, Special Procedures Branch, PO Box 744, Springfield, NJ 07081
517798291	*+	NATIONSTAR/MR. COOPER, 350 HIGHLAND DR, LEWISVILLE, TX 75067-4488
517798292	*+	NATIONSTAR/MR. COOPER, 350 HIGHLAND DR, LEWISVILLE, TX 75067-4488

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Guythoven D. Nougues ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Page 3 of 3

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